

the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Our Responsibility to You

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer;
- (2) If the transfer would go over the credit limit on your overdraft line;
- (3) If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
- (4) If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
- (5) If circumstances beyond our control (such as fire or flood or other conditions listed under "Limitation of Liability") prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

Confidentiality at Citibank

We will disclose information to third parties about your account or the transfers you make:

- (i) When it is necessary for completing transfers;
- (ii) In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- (iii) In order to comply with government agency or court orders; or
- (iv) If you give us your permission.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with other Citibank affiliates, statements released under a subpoena or as otherwise required or permitted by law may contain information regarding those other persons and accounts.

For additional information about our privacy practices, see "Our Privacy Notice."

Limitation of Liability

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power; the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this "Limitation of Liability" section.

Resolution of Disputes by Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR DEPOSIT, READY CREDIT®, CHECKING PLUS® OR CHECKING PLUS® (VARIABLE RATE) ACCOUNTS AND THE SERVICES RELATED THERETO. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes

Either you or we may elect, without the other's consent, to require that any dispute between us, or concerning your Citibank deposit, Ready Credit®, Checking Plus® or Checking Plus® (variable rate) accounts, except those disputes specifically excluded below, be resolved by binding arbitration.

Disputes Covered by Arbitration

Any claim or dispute relating to or arising out of your deposit, Ready Credit®, Checking Plus® or Checking Plus® (variable rate) account, this Agreement, or our relationship will be subject to arbitration. All disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to such account, including, without limitation, safe deposit box services, wire transfer services, and use of a Citibank® Banking Card or Citibank® Banking Card displaying the MasterCard logo. Disputes include not only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a joint account owner, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to Citibank, but also its parent, affiliates, successors, assignees, employees, and agents and claims for which we may be directly or indirectly liable, even if we are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

Disputes Excluded from Arbitration

Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual claim for relief.

Commencing an Arbitration

The party filing an arbitration must choose one of the following neutral arbitration forums and follow its rules and procedures for initiating and pursuing an arbitration: American Arbitration Association or JAMS. If you initiate the arbitration, you must notify us in writing at Citibank, Litigation/Arbitration Unit, One Court Square, 43rd Floor/Zone 10, Long Island City, NY 11120. If we initiate the arbitration, we will notify you in writing at your last known address on file. You may obtain a copy of the arbitration rules for these forums, as well as additional information about initiating an arbitration by contacting these arbitration forums:

American Arbitration Association
1-800-778-7879 (toll-free)
Website: www.adr.org

JAMS
1-800-352-5267 (toll-free)
Website: www.jamsadr.com

The arbitration shall be conducted in the same city as the U.S. District Court closest to your home address, unless the parties agree to a different location in writing.

Administration of Arbitration

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years experience or a retired or former judge, selected in accordance with the rules of the arbitration forum. The arbitrator shall follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those procedures and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing; however, the arbitrator need not provide a statement of his reasons unless one is requested by you or us.

Costs

The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all expenses from another party if the arbitrator, applying applicable law, so determines.

No Class Action or Joinder of Parties

You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account owners or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction); this is so whether or not the claim may have been assigned.

Right to Resort to Provisional Remedies Preserved

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

Arbitration Award

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen (15) days of notice of the award. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen (15) days have passed. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

Governing Law

You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the state governing your account relationship apply.

Severability, Survival

These arbitration provisions shall survive:

- (i) termination or changes to your deposit, Checking Plus® or Checking Plus® (variable rate) or Ready Credit® accounts, or any related services we provide;
- (ii) the bankruptcy of any party; and
- (iii) the transfer or assignment of your deposit, Checking Plus® or Checking Plus® (variable rate) or Ready Credit® accounts, or any related services we provide.

If any portion of this arbitration provision is deemed invalid or unenforceable, the entire arbitration provision shall not remain in force. No provision of this arbitration provision may be amended, severed or waived absent a written agreement between you and us.



This is a copy of the signature card signed by customers at account opening.

CITIBANK ACCOUNT

FIMP:

DATE:

Account Title:

Address:

Account Number(s):

NAME/SIGNER

TAX ID NUMBER

ISSUE/LINK TO CARD

☐ Check if Exempt Payee

Check appropriate box: ☐ Individual ☐ Other

By signing below, I: (i) certify my tax status; (2) agree to be bound by any agreement governing any account opened in the title indicated on this card.

TAX CERTIFICATION: Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen, U.S. Resident Alien or other U.S. person (as defined in the instructions). Certification instruction: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this Document other than the certifications required to avoid backup withholding.

Signer 1 Signature

Signer 2 Signature

Signer 3 Signature

Signer 4 Signature



Our Privacy Notice for New Customers

Our goal is to maintain your trust and confidence when handling personal information about you.

YOU HAVE CHOICES

As a Citibank* customer you have the opportunity to make choices about how personal information about you may be shared and used. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

SECURITY OF PERSONAL INFORMATION

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

ABOUT THIS NOTICE

This notice tells you how we collect, handle, and disclose personal information about you and how you can limit this disclosure. It also tells you how you may limit our affiliates from using certain information to market their products or services to you. Please see the Privacy Choices Form on panel v of this notice for how to make your choices. If you are a joint account holder, we will accept instructions from either of you and apply them to the entire account.

This notice applies to both current and former customers. We may change this notice from time to time. If we do, we will notify you as required by applicable law.

* All references to Citibank refer to the Citibank, N.A. retail banking business in the United States.

Personal Information We Collect and May Disclose

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number,
- Information about your transactions, such as your account balances, payment history, and account activity, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau report and your credit score.

We may disclose any of the above information that we collect to affiliates and nonaffiliated third parties as described below.

The term "personal information," as used in this notice, means information that identifies you personally. We may use information which does not personally identify you to help manage our businesses and to provide us, our affiliates, and other companies insight into consumer spending behavior. We may do this even if you ask us to limit disclosure of personal information about you, as described in the Privacy Choices Form.

Affiliates to Whom We May Disclose Personal Information

Our affiliates are the family of companies controlled by Citigroup. Affiliates to whom we may disclose personal information about you are in several different businesses, including banking, credit cards, consumer finance, insurance, and securities. Our affiliates include those doing business under the Citi name, such as CitiFinancial and CitiMortgage, as well as others.

Nonaffiliated Third Parties to Whom We May Disclose Personal Information

Nonaffiliated third parties are those not part of the family of companies controlled by Citigroup. We may disclose personal information about you to the following types of nonaffiliated third parties:

- Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and
- Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

If you fill in **Box 1** on the **Privacy Choices Form**, we will not disclose personal information about you to nonaffiliated third parties except as follows. First, we may disclose personal information about you as described above in "Personal Information We Collect and May Disclose" to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Second, we may disclose personal information about you to third parties as permitted by law, such as disclosures necessary to process and service your account, to protect against fraud, and to protect the security or confidentiality of our records.

YOUR PRIVACY CHOICES

This section describes your privacy choices. Please remember that we will continue to protect personal information about you regardless of your privacy choices.

If you are a customer of another Citigroup affiliate or Citibank business and you receive its privacy notice, you should also review that privacy notice since you may need to separately notify that entity of your privacy choices.

Limit Disclosure to Nonaffiliated Third Parties (Box 1)

As described in this notice, we will limit the personal information about you that we disclose to nonaffiliated third parties if you fill in **Box 1** on the **Privacy Choices Form**.

Limit Sharing with Citigroup Affiliates (Box 2)

Our ability to share information with our affiliates helps us to more easily provide you with quality products and services to meet your financial needs and goals.

The law allows us to share with our affiliates information about our transactions or experiences with you, such as your account history, and also your name, address, and telephone number. Unless otherwise permitted by law, we will not share with our affiliates other information that you provide to us or that we obtain from third parties (for instance, credit bureaus) if you fill in Box 2 on the Privacy Choices Form.

Limit Marketing by Citigroup Affiliates (Box 3)

Federal law gives you the right to limit some, but not all marketing from our affiliates. You may limit our affiliates from marketing their products and services to you based upon personal information about you that we collect and share with them. This information may include your account history with us and your credit score. If you fill in Box 3 on the Privacy Choices Form, we will tell our affiliates to limit their marketing to you based upon this information, unless otherwise permitted by law, such as if you currently do business with one of our affiliates.

Information for Vermont and California Customers

In response to Vermont regulation, we will automatically treat accounts with Vermont home addresses as if you filled in Box 1, Box 2 and Box 3 on the Privacy Choices Form. And if we disclose personal information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transactions or experiences with you.

In response to California law, we will automatically treat accounts with California home addresses as if you filled in Box 1 on the Privacy Choices Form and will not disclose personal information about you to nonaffiliated third parties except as permitted by the applicable California law. We will also limit the sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. To further restrict sharing with and marketing by affiliates as described in this notice, you can fill in Box 2 and Box 3 on the Privacy Choices Form.

PRIVACY CHOICES FORM

Your Choices to Limit Information Sharing and Marketing

To limit disclosures of personal information about you, or to limit marketing offers by our affiliates, as described in this notice, you can call us toll free at the number shown below. Or you can fill in the appropriate box or boxes to indicate your privacy choices and send the form to the address listed below.

1. ☐ Limit the personal information about me that you disclose to nonaffiliated third parties.
2. ☐ Limit the personal information about me that you share with Citigroup affiliates.
3. ☐ Limit Citigroup affiliates from marketing to me using personal information about me that you share with them.

The privacy choices you make will apply until you tell us to make a change. If you already made any of these privacy choices with us, you need not make that choice again.

Please allow approximately 30 days from our receipt of your privacy choices for them to become effective.

My Citibank® Banking Card or
Citibank account number is: _____

(PLEASE PRINT)

Name _____

☐ Please fill in this box if you are providing a new address

Address _____

City _____ State _____ ZIP _____

If you filled in any of the boxes above,
please mail this form in a stamped envelope to:

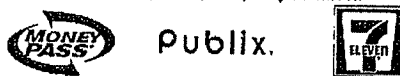
**Citibank Processing Center
Mail Stop CBL
P.O. Box 769022
San Antonio, TX 78245-9022**

**Or call us toll-free at 1-888-214-0017
to inform us of your privacy choices**

You can use your Citibank® Banking Card
wherever you see these symbols.



Citibank® Banking Card with the MasterCard logo
will be accepted at participating merchants.



To find the most convenient location, you can call:
1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us
at www.citibank.com/locations.

Note: Not all accounts are accessible at every ATM network machine. Assistance is also
available 24 hours a day, 7 days a week, at phones located in Citibank ATMs.

CitiPhone Banking®

Toll-Free	1-888-CITIBANK
To call collect from outside the U.S.	1-210-677-0065
For the speech and hearing impaired call our Text Telephone TDD	1-800-945-0258

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

Other Customer Service Telephone Numbers*

Citibank® Online	1-800-374-9700 www.CitibankOnline.com
Contact your Financial Advisor or Citi Personal Wealth Management Text Telephone (TDD)	1-800-846-5200 1-800-568-3405
Retirement Plan Services Text Telephone (TDD)	1-800-695-5911 1-800-788-6775
CitiGold Customer Service for Accounts with linked Citi Personal Wealth Management Investment Accounts or for relationships which do not contain a linked Citi Personal Wealth Management Investment account	1-888-CITIGOLD (1-888-248-4465)
Citibank MasterCard or Visa	1-800-950-5114

Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.
* To ensure quality service, calls are randomly monitored and may be recorded.

citibank®

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MasterCard and the MasterCard Brand Mark are registered trademarks and PayPass is a trademark of
MasterCard International Incorporated.
Maestro is a registered trademark of MasterCard International Incorporated and affiliates.
Citrus is a registered trademark of Citrus System, LLC, formerly known as Citrus System, Inc.
7-Eleven® is a registered trademark of 7-Eleven, Inc.
Murphy USA® is a registered trademark of Murphy Oil USA, Inc.
MoneyPass® is a registered trademark of US Bank N.A.
Publix® is a registered trademark of Publix Asset Management Company.



Exhibit B

Marketplace Addendum

New York

Effective July 1, 2010

This Marketplace Addendum supplements and incorporates all of the terms and conditions contained in the Citibank Client Manual – Consumer Accounts, including, but not limited to, the definitions. It also contains additional information about deposit products and services available in your marketplace, including:

Checking and Savings Accounts

Interest Accruals and Computation

Balance Requirements

Early Withdrawal Penalties

Overdraft Protection

Funds Availability

Fees and Charges

...and other important information



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General Information

Choose an Account Package Right for You

At Citibank, we're committed to giving our customers superior service and value by providing you with solutions designed to meet your individual needs. You can achieve your financial goals and simplify the way you manage your money with our various offerings of account packages. The banking and financial services you need today – and tomorrow – are available to you at any time.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. This is possible because Citibank account packages can provide you with more rewards when you bank with Citibank and certain of its affiliates. By bringing together your deposits, loans, credit cards, and investments through Citigroup Global Markets Inc. ("CGMI")*, you can reduce or even eliminate service fees on some account packages. In some cases you may be able to earn better rates on your deposits and gain easier access to your accounts – you may even be able to see certain of your accounts summarized on one statement.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

SECURITIES:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

There are several ways to bring your accounts together and each package is tailored with specialized pricing to make the most of your resources. Based on your account balances and monthly transaction activity, one of these packages can provide the right solutions for your particular needs:

Basic Banking
 Citibank® EZ Checking
 Citibank® Student Account
 The Citibank® Account
 The Citigold® Account

Terms and conditions of accounts, programs, products and services are subject to change.

Information About Account Packages

Basic Banking Package

Package Features

The Basic Banking Package is designed for people who want a simple, low fee bank account. The Basic Banking Package can only contain one Basic Checking or Basic Savings account. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. No other products are allowed in the package.

Minimum Opening Deposit

There is no minimum deposit required to open a Basic Checking account in a Basic Banking Package. There is a \$100 minimum deposit required to open a Basic Savings account in a Basic Banking Package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

Balances from accounts in a Basic Banking Package can contribute to the combined product level balances of a household that has another Citibank account package to avoid monthly maintenance fees, except for the Access Account or other Basic Banking Packages. If a Basic Banking Package is linked to a Citibank® Account Package that meets the requirements for eliminating monthly maintenance and non-Citibank ATM fees – or if there is a Citigold® Account Package that is part of the linked household regardless of the balance – there will be no monthly maintenance fee, non-Citibank ATM fee or per check fee (if applicable) for the Basic Banking Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

BASIC CHECKING

Basic Checking is a regular (non-interest bearing) checking account. The following fees and charges apply to this account package when the fees are not otherwise waived:

	Monthly Maintenance Fee	Non-Citibank ATM Fee [†]	Checking Account Per Check Fee
0-8 debit transactions	\$3.00	\$1.50 per withdrawal	None
9 or more debit transactions	\$9.50	\$1.50 per withdrawal	\$0.50 ^{**}
Debit Transactions include: Checks paid, Citibank ATM cash withdrawals, Automatic payments to a third party, Bill payments (automatic and staff assisted ^{***}), teller withdrawals			

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA®, MoneyPass® and Publix® supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

^{**} Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

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^{**} Checking account will be assessed \$0.50 per check fee when the total number of debit transactions is 9 or more. Debit transactions can consist of any combination of transactions, as defined in the chart.

^{***} Staff assisted bill payments are subject to a fee for each statement cycle that you utilize this service. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Special Circumstances

If a Basic Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

BASIC SAVINGS

Basic Savings is a Day-to-Day Savings account. The following fees and charges apply to this account package when they are not otherwise waived:

Average Monthly Savings Balance*	Monthly Maintenance Fee	Non-Citibank ATM Fee ^{**}
\$0 - \$499.99	\$4.50	\$1.50 per withdrawal
\$500+	None	\$1.50 per withdrawal

* The calendar month prior to the end of the monthly statement period will be used to determine fees and will appear as a charge on the statement you receive for the next monthly period.

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA®, MoneyPass® and Publix® supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

^{**} Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Fees

Monthly maintenance and non-Citibank ATM fees, when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from your Basic Savings account. The monthly maintenance, Non-Citibank ATM, staff assisted bill payment and per check fees (if applicable) will be waived for a Basic Banking Package if our records show that the first-listed account owner is age 62 or more.

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Citibank® EZ Checking Package

Package Features

The Citibank® EZ Checking Package is ideal for customers looking for a deposit account package. Balances from all eligible linked deposit accounts will count toward meeting average monthly balance requirements. The Citibank® EZ Checking Package consists of at least one of these component accounts: Regular Checking, Day-to-Day Savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® EZ Checking Package. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking account in a Citibank® EZ Checking Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® EZ Checking Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly maintenance fees for the statement period. Fees will appear as a charge on your next statement. With a minimum combined average balance in your Citibank® EZ Checking Package, your monthly maintenance fees will be waived. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account in your Citibank® EZ Checking Package.

Balances in the linked accounts listed below will be included to determine your combined average balance.

Deposits
Regular Checking
Day-to-Day Savings
Money Market Accounts
Certificates of Deposit
Market Rate Account
Market Rate Plus Account

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee***	Per Check Fee
\$0 - \$1,499.99	\$7.50	\$1.50 per withdrawal	None
\$1,500+	None	\$1.50 per withdrawal	None

* Average monthly balance or combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citibank® EZ Checking Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® EZ Checking Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank® EZ Checking Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank® EZ Checking Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citibank® EZ Checking Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees and non-Citibank ATM fees, when owed, will be deducted from your Regular Checking account and will appear on your next monthly statement. If you do not have a Regular Checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank® EZ Checking Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Rate Calculations for Money Market Accounts

The interest that you earn on your money market account that is linked within a Citibank® EZ Checking Package will be paid at the lowest tiered rate established for the money market account, regardless of the balance in your money market account, except for the Citibank® Money Market Plus Account.

Citibank® Student Account Package**Package Features**

The Citibank® Student Account Package is designed for students enrolled in an accredited undergraduate or graduate degree granting institution. The Citibank® Student Account Package consists of at least one of these component accounts: Regular Checking, Day-to-Day Savings, money market, or certificate of deposit. There is no monthly maintenance fee, non-Citibank ATM fee or per check fee as long as the student is enrolled in an eligible accredited institution. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

After the earlier of the expected date of the student's graduation which you will provide to us at account opening or the date when the student is no longer enrolled in an eligible undergraduate or graduate degree granting institution, this package will be converted to a different Citibank banking package and your accounts will be subject to the terms and conditions then in effect for that package. We will contact you prior to account conversion and send you complete information about the banking package to which your account will be converted.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking account in the Citibank® Student Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

Balances from accounts in a Citibank® Student Account Package can contribute to the combined balances of a household that has another Citibank account package to avoid monthly maintenance fees, except for a Basic Banking Package or an Access Account Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

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Citibank® Student Account Package Fees

Monthly Maintenance Fee	Non-Citibank ATM Fee*	Per Check Fee
None	None	None

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts ~~fee-free~~ at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

* Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

The Citibank® Account Package**Package Features**

The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. The Citibank® Account Package consists of at least one of these component accounts: Regular Checking or Interest Checking, Day-to-Day Savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® Account Package. The Citibank® Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Regular Checking or Interest Checking account in a Citibank® Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

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See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly maintenance fees, non-Citibank ATM fees, or per check fees for the statement period. Any fees will appear as a charge on your next monthly statement. With a minimum combined average balance in your Citibank Account Package, your monthly maintenance fees, non-Citibank ATM fees, and per check fees will be waived. It's easy to maintain the minimum combined average monthly balance needed for fee waivers, because all your eligible Citibank linked accounts, including deposits, loans, and credit card balances, as well as investments through Citigroup Global Markets Inc.* can contribute towards meeting your minimum combined average monthly balance. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can also be linked to the Citibank® Account Package.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

SECURITIES:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest Regular Checking or Interest Checking)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan Home Equity Line of Credit Home Equity Loan Checking Plus* Checking Plus* (variable rate) Ready Credit* Preferred Line Preferred Loan Mortgage	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI and annuity** positions shown on Linked CGMI Account statements	Citi® branded credit cards
Day-to-Day Savings				
Money Market Accounts				
Certificates of Deposit				
Market Rate Account				
Market Rate Plus Account				

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

The following combined average monthly balance ranges have been established for the Citibank® Account Package.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Checking Account Per Check Fee
\$0 - \$5,999.99	\$9.50 for Regular (Non-Interest) Checking or money market accounts or savings; \$12.00 for Interest Checking	\$1.50 per withdrawal	\$0.50
\$6,000+	None	None	None

* Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

* Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citibank® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank® Account Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank® Account Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citibank® Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees, non-Citibank ATM fees, and per check fees when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank® Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

The Citigold® Account Package

Package Features

Citigold is our premium account package. The Citigold® Account Package allows you to combine your banking, credit, insurance, and investment information in one place. The Citigold® Account Package gives you access to:

- A dedicated team of professionals to help you plan and reach your financial goals;
- Financial planning tools, educational seminars and other resources to help broaden your financial knowledge;
- A wide range of Investment products and services from Citigroup Global Markets Inc.*;
- Risk management and estate planning through long term care and life insurance*;
- Exclusive benefits, features and services including preferred pricing and fees on various bank and credit products that we offer.

* Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Insurance products are offered through Citigroup Life Insurance Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citigroup Global Markets Inc., CLA and Citibank are affiliated companies. Each company is responsible for its own obligations.

SECURITIES AND INSURANCE PRODUCTS:

- NOT A BANK DEPOSIT
- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE
- MAY LOSE VALUE

The Citigold® Account Package must contain a Regular Checking or Citigold Interest Checking account. Only one checking account can be included in any Citigold® Account Package. It may also include Day-to-Day Savings, money market, or certificates of deposit. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$500 minimum deposit required to open a checking account in a Citigold® Account Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES**Linked Accounts**

The combined average balances in the linked accounts within your Citigold® Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average balance. Your combined balance range during this period will be used to determine whether or not you will be charged a monthly maintenance fee for the statement period.

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest Regular Checking or Citigold Interest Checking)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan Home Equity Line of Credit Home Equity Loan Checking Plus® Checking Plus® (variable rate) Ready Credit® Preferred Line Preferred Loan Mortgage	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI and annuity** positions shown on Linked CGMI Account statements	Citi® branded credit cards
Day-to-Day Savings				
Money Market Accounts				
Certificates of Deposit				
Market Rate Account				
Market Rate Plus Account				

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

The following combined average monthly balance ranges have been established for the Citigold® Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Monthly maintenance fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) months after account opening. Maintenance fees assessed will appear as a charge on your next statement.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee!***	Per Check Fee
\$0 - \$99,999.99	\$25.00	None	None
\$100,000 or more (excluding 1st mortgage)	None	None	None
\$250,000 or more (including 1st mortgage)	None	None	None

* Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citigold® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citigold® Account Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citigold® Account Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citigold® Account Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee for your Citigold® Account Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees when owed, will be deducted from your checking account and will appear on your next monthly statement. If you close your checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citigold® Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Reimbursement of Other Bank ATM Fees

Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. In any statement period, the first six (6) times that you use another bank's ATMs to conduct an ATM transaction from your Citibank deposit accounts you will receive reimbursement from Citibank for up to \$5.00 per transaction each statement period, if you meet one of the following criteria:

#1: Your Citigold® Account Package had a combined balance range of \$500,000 or more for the calendar month prior to the ATM transaction;

OR

#2: Your Citigold® Account Package was opened via Citibank® Online and, as of three (3) months after establishing your banking relationship online, your mailing address is outside a county where Citibank operates a Citibank branch;

OR

#3: Your Citigold® Account Package was opened in a Citibank branch in Delaware/Massachusetts/Pennsylvania or via Citibank® Online, CitiPhone Banking® or Citigold® Services and your account address at the time of account opening was in Delaware/Massachusetts/Pennsylvania.

The following packages are available only to customers who opened an Access Account Package or Citibank Everything Counts® Package on or before July 1, 2009:

Access Account Package

Package Features

The Access Account Package contains a Regular Checking account that does not offer a check writing feature and is designed as a standalone account package. With one low monthly fee you can utilize the benefits of a Regular Checking account, such as electronic bill payment, Citibank® Banking Card with the MasterCard® logo, and Citibank® Global Transfer Service. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to your checking account package.

Minimum Opening Deposit

There is a \$50 minimum deposit required to open a Regular Checking account in the Access Account Package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

Household Linking

The Access Account Package is a standalone package. Balances from other packages in the household are not used to offset monthly fees. Balances from accounts in an Access Account Package can contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly maintenance fees in that package, except for a Basic Banking or Access Account Package. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Access Account Fees

Monthly Maintenance Fee	Non-Citibank ATM Fee [†]
\$3.00	\$1.50 per withdrawal

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-ELEVEN® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-ELEVEN® is a registered trademark of 7-Eleven, Inc.

^{*} Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Fees

Monthly maintenance and non-Citibank ATM fees, when owed, will be deducted from your checking account and will appear on your next monthly statement.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are

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changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Citibank Everything Counts® Package

Package Features

The Citibank Everything Counts® Package provides premier banking services with access to brokerage products and services through Citigroup Global Markets Inc.* including:

- Online stock trading and mutual fund trading status;
- Online access to your order and positions;
- Gold Citibank ATM card;
- Free checkbook orders; and
- No fee for stop payments, official checks, traveler's checks and money orders.

^{*} Investment products and services are provided through Citigroup Global Markets Inc., member SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

SECURITIES:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

The Citibank Everything Counts® Package consists of at least one of these component accounts: Regular Checking, Interest Checking, Day-to-Day Savings, money market, or certificates of deposit. Only one checking account can be included in any Citibank Everything Counts® Package. Upon application and approval, a Checking Plus® (variable rate) credit line for overdraft protection can be linked to the checking account. For additional information about the various accounts in this package, please see the sections of this Marketplace Addendum titled "Information About Specific Accounts".

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a checking account in a Citibank Everything Counts® Package. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

COMBINED AVERAGE BALANCES FOR FEES AND CHARGES

Linked Accounts

Combined average balances in the linked accounts within your Citibank Everything Counts® Package for the calendar month prior to the last Business Day of your monthly statement period will determine whether or not your Citibank Everything Counts® Package will be charged monthly maintenance fees, non-Citibank ATM fees, per check fees or staff assisted bill payment fees on your next monthly statement.

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Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking (Non-Interest Regular Checking or Interest Checking)	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs, and Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Personal Loan Home Equity Line of Credit Home Equity Loan Checking Plus* Checking Plus* (variable rate) Ready Credit* Preferred Line Preferred Loan Mortgage	Investments held in your Linked CGMI Accounts, margin loans provided by CGMI and annuity** positions shown on Linked CGMI Account statements	Citi* branded credit cards
Day-to-Day Savings				
Money Market Accounts				
Certificates of Deposit				
Market Rate Account				
Market Rate Plus Account				

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

** Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; or outstanding balances in any line of credit or credit card account that is no longer open.

Combined Average Monthly Balance Range*	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee	Staff Assisted Bill Payment Fee
Deposits and Retirement accounts ONLY				
\$0 - \$9,999.99	\$25.00	\$1.50 per withdrawal	\$0.50	\$4.95
\$10,000 or more	None	None	None	None
Deposits and Retirement accounts PLUS loans, investments, margin loans, credit cards and mortgages				
\$0 - \$9,999.99	\$25.00	\$1.50 per withdrawal	\$0.50	\$4.95
\$20,000 or more	None	None	None	None

* Combined average monthly balances from the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on your next monthly statement.

* Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven® stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. These ATMs are not owned or operated by Citibank. Not all functions are available at all ATMs. 7-Eleven® is a registered trademark of 7-Eleven, Inc.

** Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Household Linking

If you have linked your Citibank Everything Counts® Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank Everything Counts® Package) to determine the combined average monthly balance range ("combined household balance") for purposes of determining your Citibank Everything Counts® Package monthly maintenance fee. For the calendar months where the combined household balance equals or exceeds the Citibank Everything Counts® Package requirement for eliminating monthly maintenance fees, you will not be charged a monthly maintenance fee, non-Citibank ATM fee, per check fee, or a staff assisted bill payment fee for your Citibank Everything Counts® Package in your next monthly statement. For additional information about household linking, please see the section of this Marketplace Addendum titled "Household Linking of Account Packages".

Fees

Monthly maintenance fees, non-Citibank ATM fees, per check fees, and staff assisted bill payment fees, when owed, will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citibank Everything Counts® Package:

- Money market account (generally, in the order of first money market account opened); or
- Day-to-Day Savings account (generally, if no money market account, in the order of first opened Day-to-Day Savings account).

Special Circumstances

If a checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included upon request. You must speak to a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 12 months on www.CitibankOnline.com. If you need a copy of a cancelled check you may request a photocopy by calling CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch. Please refer to "Service Fees and Charges for All Accounts" in this Addendum for applicable fees.

Information About Specific Accounts

This section of the Addendum describes the features of the following accounts that are available:

- Regular Checking
- Interest Checking
- Citigold® Interest Checking
- Day-to-Day Savings
- Citibank® Money Market Plus Account
- Citibank® Premier Money Market Account
- Citibank® Savings Plus Account
- Citibank Market Rate Account
- Citibank Market Rate Plus Account
- Certificates of Deposit

Regular Checking

Account Features

Regular Checking is a non-interest bearing account available in all account packages.

Minimum Opening Deposit

The minimum opening deposit requirement for Regular Checking varies by account package type. See the applicable account package for details.

Fees

There is no separate monthly maintenance fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Special Circumstances

If a Regular Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

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Interest Checking

Account Features

Interest Checking is an interest bearing account available in the Citibank® Account Package and in the Citibank Everything Counts® Package.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open an Interest Checking account.

Interest Rates

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Interest Checking accounts. This method applies a periodic rate to the average daily balance for the applicable monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period. The rate used to calculate interest for the period is the average of the daily periodic rates in effect during the period.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

If an Interest Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

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Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly maintenance fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Citigold® Interest Checking

Account Features

Citigold® Interest Checking is an interest bearing account only available in the Citigold® Account Package.

Minimum Opening Deposit

There is a \$500 minimum deposit required to open a Citigold® Interest Checking account.

Interest Rates

The Interest rates for the Citigold® Interest Checking account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Money deposited to this account at a teller or a Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citigold® Interest Checking accounts. The average daily balance method applies a daily periodic rate to the average daily balance for the statement period. The average daily balance for the statement period is calculated by adding the principal balance in the account for each day during the statement period and dividing that figure by the number of days during the period that your account was open. The average daily balance is not used for the calculation of the interest rate paid on the account.

The rate used to calculate interest for the statement period is the average of the daily periodic rates in effect during the statement period. The rates paid on the account are tiered so that amounts in higher balance levels in the account can earn a different rate. When the balance exceeds the upper limit of a tier only the incremental amount in the higher tier will receive the rate paid for the higher balance range. This can result in your account earning a daily periodic rate that is a weighted average of the rates paid for the balances in each of the applicable tiers.

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The daily periodic rate used in the interest calculation is determined by the average daily balance for interest calculation which is different than the average daily balance for the statement period because it is based upon the period that starts the Business Day before the first day of the statement period and ends the Business Day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

The following tiers have been established for interest rates for Citigold® Interest Checking. The same rate may be assigned to more than one tier.

Average Daily Balance Tiers for Interest Rate Calculation

0 -	\$25,000 -	\$50,000
\$24,999.99	\$49,999.99	& over

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

If a Citigold® Interest Checking account is converted to another type of checking account during a statement period, the account will earn the rate assigned to the new checking account (if any) during the entire statement period, including the period in which the account was the old checking account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case you will receive a final statement detailing your old account activity, including interest earned from your last statement date, after which the new account and package type will determine your rate.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Fees

There is no separate monthly maintenance fee for a Citigold® Interest Checking account. When a Citigold® Interest Checking account is opened, it must be in a Citigold® Account Package and is subject to the applicable monthly maintenance fees for that account package as disclosed in the "Information About Account Packages" section of this Addendum.

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Day-to-Day Savings

Account Features

Day-to-Day Savings is a statement savings account that can be linked to most Citibank account packages. With your Citibank® Banking Card you can make deposits, transfer funds and make withdrawals conveniently at a Citibank ATM, over the phone or through Citibank® Online or Citi Mobile™. Your activity will be summarized in a periodic statement.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Day-to-Day Savings account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Day-to-Day Savings account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

Fees

Monthly maintenance fees for a Day-to-Day Savings account are based on the linked banking package that contains the Day-to-Day Savings account.

Uniform Transfers to Minors Accounts (UTMA) will not be charged a monthly service fee for Day-to-Day Savings accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

Interest Calculation Method

We use the daily balance method to calculate the interest on Day-to-Day Savings accounts. This method applies a daily periodic rate to the principal in the account each day. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Please refer to the rate sheet for additional rate information.

When Interest Begins To Accrue

Money deposited to this account before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts

No interest is paid on the account for the monthly period in which the account is closed.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Day-to-Day Savings account.

Citibank® Money Market Plus Account

Account Features

Your Citibank® Money Market Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through check writing, ATMs, via Citibank® Online, Citi Mobile™ or through CitiPhone Banking®, our automated telephone service. To open a Citibank® Money Market Plus Account we require you to have or open a linked checking account in one of the following account packages: Citibank® EZ Checking Package, Citibank® Student Account Package, The Citibank® Account Package, Citibank Everything Counts® Package or The Citigold® Account Package ("Eligible Packages"). The Citibank® Money Market Plus Account cannot be linked to or opened in a Basic Banking Package or an Access Account Package. You cannot open a Citibank® Money Market Plus Account as a standalone account in any account package.

Minimum Opening Deposit

There is a \$100 minimum deposit required to open a Citibank® Money Market Plus Account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Money Market Plus Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields please refer to a current rate sheet, call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. Cash deposits begin to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

Fees

There is no separate monthly maintenance fee for the Citibank® Money Market Plus Account. When a Citibank® Money Market Plus Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citibank® Money Market Plus Accounts. The average daily balance method applies a periodic rate to the average daily balance for the monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period.

The average daily balance in your Citibank® Money Market Plus Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000 +

The same rate may be assigned to more than one balance range. We may pay different rates for the Citibank® Money Market Plus Account based upon which account package contains your Citibank® Money Market Plus Account and whether there is a linked checking account. Your rate(s) for the entire statement cycle will be based upon which account package contains your Citibank® Money Market Plus Account, and if the account contains a linked checking account, on the last day of that statement cycle. Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Special Circumstances

When you open a new Citibank® Money Market Plus Account, if your first account statement is issued in the same calendar month that you opened your account, the rate your Citibank® Money Market Plus Account earns for your first statement period will be based upon the balance in your Citibank® Money Market Plus Account at the start of business on the date of your statement.

If a Citibank® Money Market Plus Account is converted to another type of money market account during a statement period, the account will earn the rate assigned to the new money market account during the entire statement period, including the period in which the account was the old money market account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case, you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.

If at any time your Citibank® Money Market Plus Account is not linked to a Citibank® Money Market Plus Eligible Package, the entire balance in your Citibank® Money Market Plus Account will earn interest at the lowest tiered rate established for the account regardless of the balance in your Citibank® Money Market Plus Account.

Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Linking

The balances in other Citibank accounts that are linked to the Citibank® Money Market Plus Account will not be included in the average balance calculation for the Citibank® Money Market Plus Account. The balance in the Citibank® Money Market Plus Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the following terms:

- If the account was open for more than a full monthly statement period, interest will be paid at the rate paid on the account for the prior monthly statement period;
- If the account was not open for a full monthly statement period, interest will be paid at the lowest rate paid on the account in any Citibank account package that was in effect on the day the account was opened regardless of the balance in the account or the account package containing your account.

Transfer Limitations

The "Limits on Transfers" section of the Client Manual – Consumer Accounts applies to the Citibank® Money Market Plus Account.

Citibank® Premier Money Market Account**Account Features**

Your Citibank® Premier Money Market Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, via Citibank® Online, Citi Mobile™ or through CitiPhone Banking®, our automated telephone service. The Citibank® Premier Money Market Account does not provide check-writing access. To open a Citibank® Premier Money Market Account we require you to have or open a linked checking account in one of the following account packages: Citibank® EZ Checking Package, Citibank® Student Account Package, The Citibank® Account Package, Citibank Everything Counts® Package or The Citigold® Account Package ("Eligible Packages"). The Citibank® Premier Money Market Account cannot be linked to or opened in a Basic Banking Package or an Access Account Package. You cannot open a Citibank® Premier Money Market Account as a standalone account in any account package.

Minimum Opening Deposit

There is a \$1,000 minimum opening deposit required to open a Citibank® Premier Money Market Account. We reserve the right to close the account if the account balance falls below the minimum balance.

Interest Rates

The interest rates for the Citibank® Premier Money Market Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

When Interest Begins To Accrue

Non-Cash Items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. Cash deposits begin to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day”).

Fees

There is no separate monthly maintenance fee for the Citibank® Premier Money Market Account. When a Citibank® Premier Money Market Account is opened, it must be in a package and is subject to the applicable monthly maintenance, non-Citibank ATM and per check fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Interest Calculation Method and Rate Information

We use the average daily balance method to calculate the interest on Citibank® Premier Money Market Accounts. The average daily balance method applies a periodic rate to the average daily balance for the monthly period. The average daily balance is calculated by adding the principal balance in the account for each day of the applicable monthly period and dividing that figure by the number of days in the period.

The Citibank® Premier Money Market Account earns interest determined by the average balance in the account and whether certain qualifying activity (defined below) occurred in the linked Citibank checking account during the calendar month that ends prior to the last Business Day in the statement period. The average balance in the Citibank® Premier Money Market Account for the calendar month prior to the end of the statement period determines the applicable tier for the statement period.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 - \$499,999.99
\$500,000 - \$999,999.99
\$1,000,000 +

The same rate(s) may be assigned to more than one balance range. We may offer different base and accelerated rates for the Citibank® Premier Money Market Account depending upon which Citibank account package contains the account. Please see the applicable rate sheet for details.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Citibank® Premier Money Market Account Qualifying Activity

To qualify for an accelerated rate in an interest rate tier during a statement period, one of the following qualifying activities must occur in your linked personal checking account during the calendar month prior to the end of the statement period (“Qualifying Activity”):

- Three (3) or more qualifying electronic bill payments with a combined minimum amount of \$25. Qualifying electronic bill payments are individual or recurring bill payments made via CitiPhone Banking®, Citibank® Online, CitiBusiness® Online, Citi Mobile™, and Staff Assisted Bill Payments¹. (Qualifying electronic bill payments do not include payments made by checks or internal transfer payments made to accounts of Citibank or its Citi affiliates); or

¹ Staff assisted bill payments are subject to a fee for each statement cycle that you utilize this service. Please refer to “Service Fees and Charges for All Accounts” in this Marketplace Addendum for fee information.

- Seven (7) or more qualifying signature debit card purchases using your Citibank Debit card. Qualifying purchases must be submitted through the MasterCard® Network and are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature and use of your Citibank® Debit MasterCard® with PayPass™, or other similar Access Device), Internet, phone and mail-order transactions. (Qualifying purchases do not include those initiated using a Personal Identification Number (PIN) or other transactions submitted through other payment processing networks); or
- One (1) direct deposit.

Special Circumstances

If you open a new Citibank® Premier Money Market Account in a Citibank® Premier Money Market Account Eligible Package, other than a Citibank® EZ Checking Package, and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the computation of interest is determined by the average daily balance for interest calculation. It is different than the average daily balance for the statement period because it is based upon the period that starts the first day that the account is opened and ends the Business Day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

Both an existing Citibank money market account that is converted into Citibank® Premier Money Market Account and a new Citibank® Premier Money Market Account will earn an accelerated rate during the first two statement periods regardless of qualifying activity in a linked checking account.

If a Citibank® Premier Money Market Account is converted to another type of money market account during a statement period, the account will earn the rate assigned to the new money market account during the entire statement period, including the period in which the account was the old money market account. This does not apply when you are changing your account type at the same time as you are changing your account package to or from a Citigold® Account Package. In this case, you will receive a final statement detailing your old account activity, including interest earned from your last statement date until your package change date, after which the new account and package type will determine your rate.